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DIVISION OF FINANCE

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The attached report represents a consolidation of Reports of Condition filed by state-chartered banks with the Missouri Division of Finance as of September 30, 2001, and a comparison with the statements filed one year earlier.

Also included is a comparison of financial statements of state chartered and national banks.

During the previous twelve months, the number of state-chartered banks and trust companies declined by nine from 326 to 317. Seven banks merged into other Missouri state chartered banks; one merged into another Missouri national bank, and another merged into a federal savings bank. Two non-deposit trust companies merged into entities not regulated by the Division. Two new banks were chartered

Assets in state-chartered banks totaled \$40.9 billion on September 30, 2001, an increase of 9.5 percent from one year earlier. Deposits were \$33.7 billion, also up 9.5 percent.

Total loans were \$28.4 billion on September 30, 2001, up 8.0 percent.

The equity capital ratio increased to 9.52 percent. Primary capital, which includes the Allowance for loan losses increased to 10.37 percent of total assets.

Net income in state banks was up 2.4 percent from first nine months of 2000. Annualized return on assets among state chartered banks, however, was 1.11 percent in the first half of 2001, down from 1.19 percent in 2000.

D. Eric McClure
Acting Commissioner

**COMPARATIVE STATEMENT OF CONDITION
STATE BANKS AND TRUST COMPANIES IN MISSOURI
AS OF SEPTEMBER 30, 2001**

THOUSANDS OF DOLLARS	306 BANKS 9/30/01	314 BANKS 9/30/00	INCREASE DECREASE()	PERCENT CHANGE
ASSETS				
Total Loans	\$28,364,000	\$26,273,900	\$2,090,100	8.0%
Allowance for Loan Losses	387,400	360,800	26,600	7.4%
Total Assets	40,850,800	37,314,000	3,536,800	9.5%
LIABILITIES				
Total Deposits	33,738,000	30,804,100	2,933,900	9.5%
Total Equity Capital	3,889,100	3,451,300	437,800	12.7%

OPERATING RATIOS	9/30/01	9/30/00	CHANGE
Equity Capital/Assets	9.52%	9.25%	0.27%
Tangible Equity Capital/Assets	9.12%	8.85%	0.27%
Capital and Allowance for Loan Losses/Assets	10.37%	10.12%	0.25%
Total Loans/Assets	69.43%	70.41%	-0.98%
Allowance for Loan Losses/Loans	1.37%	1.37%	0.00%
Return on Assets	1.11%	1.19%	-0.08%

NOTES:

2000 does not include thirteen nondeposit trust companies.
2001 does not include eleven nondeposit trust companies.

**COMPARATIVE STATEMENT OF CONDITION
STATE AND NATIONAL BANKS IN MISSOURI
AS OF SEPTEMBER 30, 2001**

MILLIONS OF DOLLARS	9/30/01			9/30/00	PERCENT CHANGE
	306 STATE BANKS	45 NATIONAL BANKS	351 ALL BANKS	362 ALL BANKS	
ASSETS					
Cash and Due from Banks	1,421	1,954	3,375	2,858	18.1%
Investment Securities	8,032	6,715	14,747	13,611	8.3%
Total Loans and Leases	28,364	15,485	43,849	41,417	5.9%
Less: Reserves	387	239	626	589	6.3%
Federal Funds Sold	1,401	739	2,140	1,573	36.0%
Fixed Assets	823	618	1,441	1,287	12.0%
Other Real Estate	71	32	103	65	58.5%
Intangible Assets	214	126	340	304	11.8%
Other assets	912	724	1,636	1,213	34.9%
TOTAL ASSETS	\$40,851	\$26,154	\$67,005	\$61,739	8.5%
LIABILITIES					
Total Deposits	33,738	20,162	53,900	49,857	8.1%
Deposits over 100M	4,440	1,328	5,768	5,158	11.8%
Brokered Deposits	413	32	445	452	-1.5%
Federal Funds Purchased	1,219	1,925	3,144	2,929	7.3%
Other liabilities	2,005	1,795	3,800	3,438	10.5%
Total Equity Capital	3,889	2,272	6,161	5,515	11.7%
TOTAL LIABILITIES	\$40,851	\$26,154	\$67,005	\$61,739	8.5%
EARNINGS					
Interest Income	2,205	1,252	3,457	3,383	2.2%
Interest Expense	1,116	565	1,681	1,703	-1.3%
Net Interest Income	1,089	687	1,776	1,680	5.7%
Provision for Loan Losses	75	40	115	96	19.8%
Net Income	337	225	562	564	-0.4%
Cash Dividends	192	137	329	330	-0.3%
Net Loan Losses	56	35	91	88	3.4%